

# Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2004

## Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
30562	AMERICAN MANUFACTURERS MUTUAL	10	0	100.0%	82.4%	85.7%
SI	CITY OF MILWAUKEE	467	8	98.3%	98.1%	97.5%
21458	EMPLOYERS INSURANCE CO OF WAUSA	991	45	95.5%	94.5%	93.1%
26069	WAUSAU BUSINESS INS CO	236	12	94.9%	94.1%	93.0%
23043	LIBERTY MUTUAL INS CO	342	18	94.7%	92.3%	90.5%
15091	RURAL MUTUAL INS CO	200	13	93.5%	93.2%	92.1%
SI	GENERAL MOTORS CORPORATION	103	7	93.2%	92.1%	83.8%
23817	ILLINOIS NATIONAL INS CO	239	17	92.9%	90.6%	90.8%
15261	SOCIETY INSURANCE A MUTUAL CO	762	55	92.8%	91.1%	91.1%
15350	WEST BEND MUTUAL INS CO	1,125	83	92.6%	90.5%	93.6%
26042	WAUSAU UNDERWRITERS INS CO	334	25	92.5%	93.2%	93.1%
10677	CINCINNATI INSURANCE CO THE	198	15	92.4%	88.6%	88.8%
SI	DEPT OF ADMINISTRATION	262	21	92.0%	90.2%	91.2%
24449	REGENT INSURANCE CO	425	35	91.8%	90.2%	92.6%
16535	ZURICH AMERICAN INSURANCE COMPA	941	84	91.1%	90.4%	91.6%
21407	EMCASCO INSURANCE CO	224	20	91.1%	89.6%	93.6%
29157	UNITED WISCONSIN	491	45	90.8%	89.2%	90.4%
25674	TRAVELERS PROPERTY CAS CO OF AME	479	45	90.6%	89.7%	90.1%
23035	LIBERTY MUTUAL FIRE INS CO	526	52	90.1%	87.8%	87.6%
40827	VIRGINIA SURETY CO INC	121	12	90.1%	88.1%	90.8%
24988	SENTRY INSURANCE A MUTUAL CO	1,306	148	88.7%	87.4%	89.5%
18910	AMERICAN PROTECTION INS CO	34	4	88.2%	84.0%	91.0%
19445	NATIONAL UNION FIRE INS CO OF PITT	133	16	88.0%	85.6%	86.2%
24147	OLD REPUBLIC INS CO	331	40	87.9%	83.7%	86.6%
14184	ACUITY INSURANCE CO	776	113	85.4%	86.1%	90.3%
35386	FIDELITY & GUARANTY INS CO	190	30	84.2%	83.2%	84.6%
22748	PACIFIC EMPLOYERS INS CO	97	17	82.5%	81.0%	84.9%
20494	TRANSPORTATION INSURANCE CO	374	83	77.8%	77.5%	88.3%
22977	LUMBERMENS MUTUAL CAS CO	50	13	74.0%	65.3%	81.9%
24872	CONNECTICUT INDEMNITY CO THE	26	7	73.1%	79.8%	89.4%
		<b>11,793</b>	<b>1,083</b>	<b>90.8%</b>	<b>89.4%</b>	<b>90.7%</b>



## Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
10239	SECURA SUPREME	16	0	100.0%	100.0%	94.6%
SI	COUNTY OF MILWAUKEE	122	1	99.2%	99.3%	98.6%
SI	BRIGGS & STRATTON CORP	66	1	98.5%	98.4%	96.1%
SI	MILWAUKEE BOARD OF SCHOOL DIR	151	3	98.0%	98.2%	96.4%
24830	CITIES & VILLAGES MUTUAL INS CO	63	1	98.4%	98.2%	97.6%
SI	BRUNSWICK CORPORATION	47	1	97.9%	97.4%	96.0%
13935	FEDERATED MUTUAL INS CO	98	3	96.9%	95.8%	95.3%
SI	SCHNEIDER NATIONAL CARRIERS INC	54	3	94.4%	95.8%	95.4%
18988	AUTO OWNERS INS CO	69	3	95.7%	95.5%	96.9%
SI	UW-SYSTEM ADMINISTRATION	109	2	98.2%	95.4%	93.5%
24791	ST PAUL MERCURY INS CO	38	1	97.4%	95.3%	96.5%
SI	KOHLER CORPORATION	144	9	93.8%	94.5%	94.5%
42404	LIBERTY INSURANCE CORP	234	11	95.3%	94.1%	92.2%
22543	SECURA INSURANCE A MUTUAL CO	231	20	91.3%	93.8%	94.2%
26425	WAUSAU GENERAL INS CO	79	4	94.9%	93.4%	93.1%
40967	ST PAUL FIRE & CASUALTY INS CO	31	0	100.0%	93.3%	92.2%
14303	INTEGRITY MUTUAL INS CO	147	10	93.2%	93.1%	93.9%
20443	CONTINENTAL CASUALTY CO	45	2	95.6%	92.9%	89.8%
SI	MILWAUKEE TRANSPORT SERVICES IN	76	1	98.7%	92.7%	95.0%
SI	WISCONSIN BELL INC	13	1	92.3%	92.5%	86.6%
SI	COOPER POWER SYSTEMS INC	29	2	93.1%	92.5%	92.9%
24902	SECURITY INSURANCE CO OF HARTFOR	15	2	86.7%	92.0%	93.3%
14591	MILWAUKEE INS COMPANY	24	2	91.7%	92.0%	86.3%
24767	ST PAUL FIRE & MARINE INS CO	169	7	95.9%	91.9%	91.8%
42480	VENTURE INS CO	54	4	92.6%	91.4%	91.9%
SI	GEORGIA PACIFIC CORPORATION	17	1	94.1%	91.4%	87.7%
13986	FRANKENMUTH MUTUAL INS CO	141	14	90.1%	91.4%	91.4%
40142	AMERICAN ZURICH INS CO	25	0	100.0%	91.2%	89.4%
19259	SELECTIVE INS CO OF SOUTH CAROLIN	25	2	92.0%	91.1%	91.0%
SI	CITY OF MADISON	114	11	90.4%	91.1%	94.2%
25402	AMCOMP ASSURANCE CORP	146	11	92.5%	90.9%	93.8%
13021	UNITED FIRE & CASUALTY CO	28	3	89.3%	90.7%	91.8%
21415	EMPLOYERS MUTUAL CASUALTY CO	186	21	88.7%	90.4%	92.8%
26956	WIS COUNTY MUTUAL INS CORP	52	4	92.3%	90.2%	93.9%
19429	INSURANCE COMPANY OF STATE OF PA	83	6	92.8%	90.1%	88.2%
19682	HARTFORD FIRE INSURANCE CO	48	6	87.5%	89.9%	90.6%
24228	PEKIN INSURANCE CO	56	6	89.3%	89.6%	90.4%
22322	GREENWICH INSURANCE CO	138	20	85.5%	89.3%	89.4%
19305	ASSURANCE COMPANY OF AMER	14	3	78.6%	88.9%	93.2%
10472	CAPITOL INDEMNITY CORP	49	3	93.9%	88.7%	87.4%
31895	AMERICAN INTERSTATE INS CO	59	7	88.1%	88.4%	91.2%
20281	FEDERAL INSURANCE CO	117	12	89.7%	88.4%	90.2%
19380	AMERICAN HOME ASSURANCE CO	195	13	93.3%	88.3%	89.2%
26980	ROYAL INSURANCE CO OF AMERICA	16	4	75.0%	88.2%	91.5%
21873	FIREMANS FUND INS CO	24	2	91.7%	87.2%	91.8%
19275	AMERICAN FAMILY MUTUAL INS CO	149	21	85.9%	87.1%	90.0%
24414	GENERAL CAS CO OF WI	172	18	89.5%	86.8%	91.1%
19895	ATLANTIC MUTUAL INS CO	10	1	90.0%	86.7%	82.4%



# Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
31003	TRI STATE INS CO OF MN	181	28	84.5%	85.8%	89.1%
19410	COMMERCE & INDUSTRY INS CO	151	17	88.7%	85.6%	88.3%
39357	TRAVELERS INSURANCE CO THE	23	8	65.2%	85.3%	89.6%
20346	PACIFIC INDEMNITY CO	27	0	100.0%	85.0%	89.4%
25682	TRAVELERS INDEMNITY CO OF CT THE	53	9	83.0%	84.7%	87.9%
SI	TARGET CORP (STORES)	30	7	76.7%	84.5%	89.3%
25879	FIDELITY & GUARANTY INS UNDERWRITE	9	0	100.0%	84.4%	86.5%
24589	AMERICAN & FOREIGN INS CO	39	5	87.2%	83.4%	91.6%
29459	TWIN CITY FIRE INS CO	111	21	81.1%	83.0%	88.9%
22659	INDIANA INSURANCE CO	23	6	73.9%	83.0%	87.5%
25887	UNITED STATES FIDELITY & GUARANT	75	11	85.3%	81.8%	87.4%
30104	HARTFORD UNDERWRITERS INS CO	64	10	84.4%	81.6%	85.8%
10166	ACCIDENT FUND INS CO OF AMERICA	159	22	86.2%	80.0%	84.1%
22918	AMERICAN MOTORISTS	15	2	86.7%	79.2%	89.5%
21237	CASUALTY RECIPROCAL EXCHANGE	4	3	25.0%	77.8%	89.4%
20486	TRANSCONTINENTAL INSURANCE CO	66	11	83.3%	77.2%	89.3%
SI	STORA ENSO NORTH AMERICA CORP	58	13	77.6%	76.5%	92.0%
24678	ROYAL INDEMNITY CO	39	7	82.1%	75.8%	90.3%
15393	WISCONSIN AMERICAN MUTUAL INS C	22	2	90.9%	75.4%	84.2%
SI	DAIMLERCHRYSLER CORPORATION	29	11	62.1%	74.1%	86.8%
41181	UNIVERSAL UNDERWRITERS INS CO	22	7	68.2%	73.3%	80.0%
25976	UTICA MUTUAL INS CO	25	5	80.0%	67.9%	69.2%
		<b>5,213</b>	<b>488</b>	<b>90.6%</b>	<b>89.6%</b>	<b>91.4%</b>



# Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2004

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
21970	ONEBEACON INSURANCE CO	0	0	0.0%	100.0%	100.0%
SI	COUNTY OF WAUKESHA	13	0	100.0%	100.0%	99.2%
SI	WISCONSIN PUBLIC SERVICE CORP	10	0	100.0%	100.0%	99.0%
24775	ST PAUL GUARDIAN INS CO	7	0	100.0%	100.0%	98.2%
SI	RIPON FOODS INC	6	0	100.0%	96.0%	98.1%
SI	MARTEN TRANSPORT LTD	32	0	100.0%	98.9%	97.9%
SI	COUNTY OF BROWN	6	0	100.0%	100.0%	97.6%
SI	CNH AMERICA LLC	27	0	100.0%	94.2%	96.1%
SI	TECUMSEH PRODUCTS COMPANY	11	0	100.0%	93.0%	95.3%
SI	HARNISCHFEGER CORPORATION	20	2	90.0%	92.4%	95.3%
21857	AMERICAN INSURANCE CO THE	15	0	100.0%	96.6%	95.2%
SI	COUNTY OF LA CROSSE	12	2	83.3%	83.3%	94.9%
SI	COUNTY OF WINNEBAGO	29	2	93.1%	95.7%	94.9%
21865	ASSOCIATED INDEMNITY CORP	38	5	86.8%	94.7%	94.5%
20109	BITUMINOUS FIRE & MARINE INS CO	12	1	91.7%	91.9%	94.4%
SI	WISCONSIN ELECTRIC POWER COMPAN	60	0	100.0%	98.5%	94.4%
SI	EMERSON ELECTRIC COMPANY	18	0	100.0%	89.8%	94.0%
SI	ALLEN-BRADLEY COMPANY LLC	4	2	50.0%	83.3%	93.7%
14265	INDIANA LUMBERMENS MUTUAL INS C	14	0	100.0%	100.0%	93.4%
24112	WESTFIELD INSURANCE CO	11	2	81.8%	88.9%	93.3%
21113	UNITED STATES FIRE INS CO	16	1	93.8%	87.1%	93.3%
22292	HANOVER INSURANCE CO THE	23	1	95.7%	87.8%	93.3%
20508	VALLEY FORGE INS CO	138	18	87.0%	90.2%	92.8%
SI	VOLLRATH COMPANY LLC	22	1	95.5%	95.4%	92.7%
26247	AMERICAN GUARANTEE & LIABILITY I	15	1	93.3%	95.7%	92.7%
SI	JOURNAL SENTINEL INC	18	0	100.0%	97.7%	92.3%
SI	USF HOLLAND INC	31	1	96.8%	92.3%	92.2%
11371	GREAT WEST CASUALTY CO	29	5	82.8%	84.1%	92.1%
23280	CINCINNATI INDEMNITY CO	3	0	100.0%	62.5%	92.0%
37273	FIREMANS FUND INS CO OF WI	4	0	100.0%	88.2%	91.9%
25151	STATE FARM GENERAL INS CO	2	0	100.0%	80.0%	91.9%
25615	CHARTER OAK FIRE INS CO	3	0	100.0%	90.9%	91.9%
25143	STATE FARM FIRE & CASUALTY CO	38	2	94.7%	84.9%	91.7%
13439	PARTNERS MUTUAL INS CO	9	0	100.0%	92.3%	91.6%
21180	SENTRY SELECT	26	3	88.5%	87.3%	91.4%
SI	KWIK TRIP INC	32	2	93.8%	95.4%	91.2%
20613	AMERICAN EMPLOYERS INS CO	10	0	100.0%	97.6%	91.1%
SI	COUNTY OF ROCK	29	0	100.0%	90.6%	91.1%
SI	DEPT OF TRANSPORTATION	10	0	100.0%	95.3%	90.8%
SI	DELPHI CORPORATION	5	0	100.0%	100.0%	90.7%
23582	HARLEYSVILLE INSURANCE CO	1	0	100.0%	75.0%	90.7%
28665	CINCINNATI CASUALTY CO THE	21	0	100.0%	90.6%	90.6%
20397	VIGILANT INSURANCE CO	24	4	83.3%	86.0%	90.6%
SI	COUNTY OF MANITOWOC	7	1	85.7%	91.3%	90.6%
15377	WESTERN NATIONAL MUTUAL INS CO	28	6	78.6%	83.3%	90.5%
23108	LUMBERMEN'S UNDERWRITING ALLIA	15	1	93.3%	92.9%	90.4%
13331	AMERICAN HARDWARE MUTUAL INS C	9	1	88.9%	78.9%	90.3%
SI	COUNTY OF OUTAGAMIE	30	0	100.0%	91.8%	90.1%



## Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2004

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
21261	ELECTRIC INSURANCE CO	15	3	80.0%	89.3%	90.1%
24732	GENERAL INSURANCE CO OF AMERICA	0	0	0.0%	100.0%	90.0%
SI	COUNTY OF WALWORTH	14	5	64.3%	85.5%	89.6%
SI	ILLINOIS TOOL WORKS INC	3	0	100.0%	92.9%	89.6%
SI	KIMBERLY-CLARK CORPORATION	16	4	75.0%	91.0%	89.6%
19038	TRAVELERS CASUALTY & SURETY CO	63	6	90.5%	90.4%	89.4%
SI	COUNTY OF WASHINGTON	20	3	85.0%	88.7%	89.4%
33588	FIRST LIBERTY INS CORP THE	41	3	92.7%	91.4%	89.3%
SI	COUNTY OF SHEBOYGAN	27	5	81.5%	86.8%	89.3%
SI	COUNTY OF DANE	24	2	91.7%	72.4%	89.3%
24880	FIRE & CASUALTY INS CO OF CT THE	3	1	66.7%	71.4%	88.7%
SI	COUNTY OF DODGE	17	2	88.2%	85.4%	88.6%
SI	COUNTY OF JEFFERSON	11	4	63.6%	68.2%	88.5%
22489	HIGHLANDS INSURANCE CO	4	0	100.0%	77.8%	88.2%
14176	HASTINGS MUTUAL INS CO	32	1	96.9%	94.8%	88.2%
10502	MERIDIAN CITIZENS MUTUAL INSURAN	0	0	0.0%	100.0%	88.1%
37478	HARTFORD INSURANCE CO OF THE MI	6	0	100.0%	90.0%	87.9%
SI	LAND O LAKES INC	13	2	84.6%	78.4%	87.7%
14117	GRINNELL MUT REINSUR CO	18	1	94.4%	87.0%	87.4%
20427	AMERICAN CASUALTY CO OF READING	27	3	88.9%	79.6%	87.1%
19828	ARGONAUT MIDWEST INS CO	1	0	100.0%	85.7%	87.1%
26662	MILWAUKEE CASUALTY INSURANCE C	19	0	100.0%	93.6%	87.0%
33600	L M INSURANCE CORP	8	1	87.5%	84.2%	87.0%
18767	CHURCH MUTUAL INSURANCE CO	28	4	85.7%	76.9%	86.8%
SI	FEDERAL EXPRESS CORPORATION	11	3	72.7%	89.0%	86.8%
19356	MARYLAND CASUALTY CO	23	2	91.3%	80.5%	86.7%
25135	STATE AUTOMOBILE MUTUAL INSURAN	3	2	33.3%	50.0%	86.5%
SI	BENEVOLENT CORPORATION CEDAR C	11	2	81.8%	87.9%	86.4%
24422	LEGION INSURANCE CO	5	2	60.0%	72.7%	86.4%
SI	STI HOLDINGS, INC	0	0	0.0%	0.0%	86.4%
33006	AMERICAN PHYSICIANS ASSURANCE C	11	0	100.0%	94.1%	86.2%
29424	HARTFORD CASUALTY INS CO	8	9	-12.5%	63.6%	86.1%
10804	CONTINENTAL WESTERN INS CO	30	9	70.0%	76.1%	86.0%
24074	OHIO CASUALTY INS CO	12	0	100.0%	77.8%	85.9%
22667	ACE AMERICAN INSURANCE CO	238	37	84.5%	84.6%	85.8%
14516	HARLEYSVILLE LAKE STATES INS CO	6	0	100.0%	76.9%	85.4%
36919	HAWKEYE SECURITY INS CO	52	5	90.4%	93.0%	84.9%
27855	ZURICH AMERICAN INS OF IL	3	0	100.0%	73.7%	84.8%
SI	FORT JAMES OPERATING COMPANY	8	0	100.0%	100.0%	84.6%
25658	TRAVELERS INDEMNITY COMPANY TH	2	0	100.0%	84.6%	84.1%
20621	ONEBEACON AMERICA INSURANCE CO	1	0	100.0%	80.0%	83.9%
SI	KMART CORPORATION	2	1	50.0%	40.0%	83.3%
19690	AMERICAN ECONOMY INS CO	1	0	100.0%	90.9%	82.8%
29785	NN INSURANCE CO	0	0	0.0%	100.0%	81.7%
19704	AMERICAN STATES INS CO	8	4	50.0%	69.0%	81.2%
SI	INTERNATIONAL PAPER COMPANY	13	1	92.3%	90.3%	81.2%
SI	J C PENNEY CORPORATION INC	12	1	91.7%	84.4%	80.6%
18023	STAR INSURANCE CO	13	1	92.3%	78.0%	80.5%



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SI	CONAGRA DAIRY FOODS COMPANY	3	0	100.0%	75.0%	80.0%
42650	ONEBEACON MIDWEST INS CO	4	3	25.0%	14.3%	79.4%
21040	FREMONT INDEMNITY CO	5	1	80.0%	74.2%	78.5%
21105	NORTH RIVER INS CO THE	3	0	100.0%	77.8%	78.5%
SI	KRAFT FOODS NORTH AMERICA INC	1	0	100.0%	100.0%	77.6%
19801	ARGONAUT INS CO	16	0	100.0%	85.7%	77.2%
25534	TIG INSURANCE CO	0	1	0.0%	66.7%	75.9%
SI	TEXTRON INC	0	0	0.0%	25.0%	75.0%
SI	KOHL'S FOOD STORES INC	4	2	50.0%	45.5%	69.2%
10545	FREMONT CASUALTY INSURANCE	3	0	100.0%	77.8%	68.3%
SI	CONSOLIDATED PAPERS INC	1	1	0.0%	0.0%	66.7%
45934	AMERICAN COMPENSATION	13	4	69.2%	62.1%	65.6%
20699	ACE PROPERTY AND CASUALTY INSUR	1	0	100.0%	95.0%	61.4%
		<b>1,880</b>	<b>205</b>	<b>89.1%</b>	<b>87.9%</b>	<b>89.0%</b>